

NOTICE

Please be advised that this form **MUST** be signed by the participating Employee and received by the Administration office prior to death for beneficiary designations to be valid.

DEFINITION OF DEPENDENT ELIGIBILITY

You enroll eligible dependents to participate in the Plan of benefits at the same time you enroll. Eligible dependents include:

- Your lawfully married spouse.
- Your children are your natural children, stepchildren, adopted children, children placed with you for adoption, foster children and other children for whom you have legal guardianship up to age 26 (regardless of whether the child is married, a full-time student, resides with the employee or retiree, or is financially dependent on the employee or retiree). (Dependent life insurance for children ends at age 21.) Coverage is also extended up to age 26 for unmarried children who depend on the employee or retiree by virtue of a court order or for whom the employee or retiree has legal custody.
- Under the Omnibus Budget Reconciliation Act of 1993, the Plan recognizes Qualified Medical Child Support Orders (“QMCSO”) and enrolls dependent children as directed by the order. A QMCSO is any judgment, decree or order (including a domestic relations settlement agreement) issued by a court or by an administrative agency under applicable state law which:
 - Provides child support or health benefit coverage to a dependent child, or
 - Enforces a state law relating to medical child support pursuant to Section 1908 of the Social Security Act, which provides in part that if the employee does not enroll the dependent child, then the non-employee parent or State agency may enroll the child.
- Your children age 26 and over, but only if all the following conditions are satisfied:
 - a) The child was covered under the Plan as your dependent child immediately before attaining age 26.
 - b) The child is unmarried.
 - c) The child is incapable of earning a living due to mental or physical incapacity that began before the child attained age 26.
 - d) You submit proof of the child’s incapacity to the Administration Office within 90 days after the child attains age 26, and
 - e) You provide the Trust periodic updates of the child’s incapacity and marital status as required by the Trust.